

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Ida May Stevens  
Debtor

Case No. 14-04625-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: LyndseyPr  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 15

Date Rcvd: Aug 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2019.

db +Ida May Stevens, P.O. Box 663, Hamlin, PA 18427-0663  
4592625 +3232 Newmark Drive, Miamisburg, OH 45342-5421  
4553819 +Home Depot Credit Services, P.O. Box 790328, St. Louis, Missouri 63179-0328  
4553821 +PNC Bank, Consumer Loan Center, Mailstop P5-PCLC-02-R, 2730 Liberty Avenue,  
Pittsburgh, Pennsylvania 15222-4704  
4612294 +PNC Mortgage, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
4553820 +Patenaude & Felix, A.P.C., 4545 Murphy Canyon Road, 3rd Fl.,  
San Diego, California 92123-4363

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4553817 +EDI: CAPITALONE.COM Aug 21 2019 23:18:00 Capital One, P.O. Box 30285,  
Salt Lake City, Utah 84130-0285  
4553818 +EDI: CHASE.COM Aug 21 2019 23:18:00 Chase, P.O. Box 15298,  
Wilmington, Delaware 19850-5298  
4609536 EDI: PRA.COM Aug 21 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4553822 EDI: PRA.COM Aug 21 2019 23:18:00 Portfolio Recovery Associates, LLC, 120 Corporate Blvd.,  
Norfolk, Virginia 23502  
4553823 EDI: AGFINANCE.COM Aug 21 2019 23:18:00 Springleaf Financial Services, P.O. Box 3327,  
Evansville, Indiana 47732  
4571224 EDI: AGFINANCE.COM Aug 21 2019 23:18:00 Springleaf Financial Services, PO Box 3251,  
Evansville, IN 47731  
4553824 EDI: RMSC.COM Aug 21 2019 23:18:00 Synchrony Bank/CareCredit, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, Florida 32896-5060  
4553825 EDI: RMSC.COM Aug 21 2019 23:18:00 Synchrony Bank/HH Gregg, Attn: Bankruptcy Dept.,  
P.O. Box 965060, Orlando, Florida 32896-5060  
4553826 +EDI: WTRNBANK.COM Aug 21 2019 23:18:00 Target National Bank, c/o Target Credit Services,  
P.O. Box 1581, Minneapolis, Minnesota 55440-1581

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2019 at the address(es) listed below:

Amanda L. Rauer on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION amanda.rauer@pkallc.com,  
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r  
aynor-paul@pkallc.com;harry.reese@pkallc.com  
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkggroup@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Nicole Bernadette LaBletta on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
nlabletta@pincuslaw.com, brausch@pincuslaw.com  
Thomas I Puleo on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION tpuleo@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
Tullio DeLuca on behalf of Debtor 1 Ida May Stevens tullio.deluca@verizon.net  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1 Ida May Stevens  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-04625-RNO**

Social Security number or ITIN **xxx-xx-1595**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

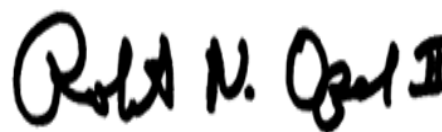
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Ida May Stevens  
aka Ida Stevens, aka Ida M. Stevens

8/21/19**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**